

Information to identify the case:

Debtor 1	<u>Samantha M. Ray</u>	Social Security number or ITIN	xxx-xx-7629
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-23977-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Samantha M. Ray

1/16/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Samantha M. Ray
Debtor

Case No. 18-23977-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 16, 2024

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:

Recip ID	Recipient Name and Address
db	+ Samantha M. Ray, 555 Garfield Street, Carnegie, PA 15106-3912
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Borough of Heidelberg, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14972951	+ Borough of Heidelberg, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14945261	+ Dollar Bank, 2700 Liberty Avenue, Pittsburgh, PA 15222-4700
14945264	+ Jason A. Ray, 1412 Romano Drive, Bridgeville, PA 15017-2656

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 17 2024 08:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 17 2024 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 17 2024 08:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 17 2024 04:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14928572	Email/PDF: bncnotices@becket-lee.com	Jan 17 2024 04:08:32	American Express, PO Box 981537, El Paso, TX 79998-1537
14949788	Email/PDF: bncnotices@becket-lee.com	Jan 17 2024 04:08:23	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14945257	+ EDI: BANKAMER	Jan 17 2024 08:57:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
14949511	+ EDI: BANKAMER2	Jan 17 2024 08:57:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14945258	Email/Text: cms-bk@cms-collect.com	Jan 17 2024 04:00:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14945259	+ EDI: CITICORP	Jan 17 2024 08:57:00	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
14945260	EDI: DISCOVER	Jan 17 2024 08:57:00	Discover, PO Box 3008, New Albany, OH 43054-3008

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User: auto

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14945262	EDI: CITICORP	Jan 17 2024 08:57:00	DSNB/ Macys, PO Box 8218, Mason, OH 45040
14966628	EDI: Q3G.COM	Jan 17 2024 08:57:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14933226	EDI: DISCOVER	Jan 17 2024 08:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14963313	+ Email/Text: kburkley@bernsteinlaw.com	Jan 17 2024 04:01:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14945263	+ Email/Text: bankruptcy@huntington.com	Jan 17 2024 04:01:00	Huntington Mortgage Co., 7575 Huntington Park Drive, Columbus, OH 43235-2600
14945265	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 04:08:26	LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
14966768	Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 04:08:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14945266	+ Email/Text: ngisupport@radiusgs.com	Jan 17 2024 04:00:00	Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
14945267	Email/Text: ksoto@pandbcapitalgroup.com	Jan 17 2024 04:00:00	P&B Capital Group, LLC, 455 Center Road, Buffalo, NY 14224
14945269	Email/Text: Bankruptcy.Notices@pnc.com	Jan 17 2024 04:00:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14967159	Email/Text: Bankruptcy.Notices@pnc.com	Jan 17 2024 04:00:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14929089	+ EDI: PRA.COM	Jan 17 2024 08:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14945271	+ EDI: SYNC	Jan 17 2024 08:57:00	SYNCB, PO Box 965024, Orlando, FL 32896-5024
14945270	EDI: SYNC	Jan 17 2024 08:57:00	SYNCB, PO Box 965015, Orlando, FL 32896-5015
14945272	EDI: SYNC	Jan 17 2024 08:57:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14932648	+ Email/Text: bankruptcy@huntington.com	Jan 17 2024 04:01:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
14965851	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 17 2024 04:00:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15219772	Email/PDF: bncnotices@becket-lee.com	Jan 17 2024 04:08:28	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14945273	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 17 2024 04:00:00	Toyota Motor Credit Corp., PO Box 9786, Cedar Rapids, IA 52409-0004
14945274	+ EDI: VERIZONCOMB.COM	Jan 17 2024 08:57:00	Verizon, POB 650584, Dallas, TX 75265-0584
14961609	EDI: AIS.COM	Jan 17 2024 08:57:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Huntington National Bank
cr		Toyota Lease Trust

District/off: 0315-2

User: auto

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cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14945256	*	American Express, PO Box 981537, El Paso, TX 79998-1537
14945268	##+	Patenaude & Felix, 501 Corporate Drive, Southpointe, Suite 205, Canonsburg, PA 15317-8584

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2024 at the address(es) listed below:

Name	Email Address
Christopher Kennedy	on behalf of Creditor The Huntington National Bank bankruptcy@carlisle-law.com
Denise Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Heidelberg jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Matthew M. Herron	on behalf of Debtor Samantha M. Ray mmh@thetebtdoctors.com hgs@thetebtdoctors.com;alb@thetebtdoctors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thetebtdoctors.com, hgs@thetebtdoctors.com;alb@thetebtdoctors.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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